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MONTANA DISTRICT OFFICE E-News

July 2010

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Helping small businesses start, grow and succeed.



Your Small Business Resource

The Montana District Office has had a busy, yet successful past few months. We held a very successful Small Business Week awards ceremony at the Gallatin Gateway Inn on June 2nd. Senator Jon Tester joined the 180+ attendees, as well as Jess Knox, Associate Administrator of Field Operations, and Regional Administrator Dan Hannaher.

The Women in Business Conference was another successful event, held June 24th and 24th, at Big Sky Resort. We received great feedback from all attendees, and can't wait until the next one!

I have been on the road with Lender Relation Specialists Tom White and Rena Carlson, as well as Senior Area Manager John Klaman, visiting banks as well as local economic development organizations and resource partners around the state. Good things are happening across Montana—and the entrepreneurial spirit is alive & strong

On another note, Cindy Vukasin has left the agency and gone to Farm Services Agency and we wish her well. Crystal Baker has taken over as the SCORE liaison and Tom White as the Native American coordinator. John Donovan currently serves as the Veteran's coordinator.

If you have any questions or suggestions, or would like to have SBA come to your area, do not hesitate to call me or any of the staff.

See page 4 for updates on the possible extension of the Recovery Act provisions (borrower fee waivers and 90 percent guarantee).

SBA OFFERS NEW PODCASTS TO HELP SMALL BUSINESSES BREAK INTO THE GLOBAL MARKET

The U.S. Small Business Administration is now offering a new set of three export-oriented podcasts offering valuable information on issues and challenges small business exporters may find when dealing with specific countries.

The podcast, featuring interviews with business representatives from Uganda, Cameroon and Bahrain, are part of a comprehensive effort by SBA to promote and support the President's National Export Initiative. The interviews focus on what U.S. companies can expect when exporting to those countries and provide information relevant to their respective business and import environments.

"U.S. small businesses looking to increase sales and profit should look beyond the U.S. borders. Nearly 96 percent of the world's consumers live outside the U.S. and small business need to factor that in to their strategic planning," said SBA Administrator Karen Mills. "We're hoping these tools will help them do that, so they can grow and create jobs here at home."

The podcasts on Uganda and Cameroon include interviews with two women business owners who are members of the African Women's Business Network, an organization that supports a network of business-

women's organizations in Africa. The podcasts on Bahrain features an interview with an official of the Bahrain Chamber of Commerce.

The podcasts are available online at http://www.sba.gov/tools/audiovideo/P odcasts/index.html and include transcripts. They provide valuable information on country infrastructure, types of U.S. products and services in demand, cultural tips on how to do business, and other relevant issues.

In his State of the Union Address on Jan. 27, 2010 President Obama announced the National Export Initiative, as part of an effort to promote and achieve long-term, sustainable economic growth for the United States. The president has a goal of doubling exports over the next five years, an increase that will support 2 million American jobs. The SBA is committed to supporting NEI by offering American small businesses the resources they need to break into and succeed in the global market.

In addition to the new online tools, SBA resource partners—Small Business Development Centers, Women's Business Centers and SCORE—as well U.S. Export Assistance Centers are available to assist small businesses who are interested in exporting in every U.S.

state and territory. These resource partners can help entrepreneurs identify potential export markets, facilitate export transactions, develop links between United States small business and prescreened foreign buyers, advise on participation in international trade shows, assist in obtaining export financing and developing or reorienting marketing and production strategies. In addition to counseling resources in every state and territory there are export specialists available at the eight International Trade Export Assistance Centers and SCORE online international trade advisers.

There are 19 U.S. Export Assistance Centers located in major metropolitan areas throughout the United States. USEACs are one-stop shops ready to provide small—or medium-sized businesses with personalized local export assistance by professionals from the U.S. Small Business Administration, the U.S. Department of Commerce, the U.S. Export-Import Bank and other public and private organizations. For more information on USEACs, please

http://www.sba.gov/aboutsba/sbapro grams/internationaltrade/useac/index .html.

To find your local counseling resources please visit www.sba.gov/mt.

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WOMEN IN BUSINESS CONFERENCE WELCOMED OVER 100

The Small Business Administration, along with the Montana Women's Business Center and Prospera Business Network hosted the Women in Business Conference in Big Sky on June 24–25th.

The Conference welcomed over 100 attendees and brought keynote speaker Nan Gardetto, of Gardetto's Snack Mix, to share her experiences with the attendees. The attendees were able to listen to a wide range of speakers and also provided network opportunities.



LENDER CORNER

REMINDER REGARDING RECOVERY ACT LOAN DOCUMENTATION REQUIREMENTS AND RESTRICTIONS

The American Recovery and Reinvestment Act of 2009 provided SBA with the ability to reduce certain loan fees and to increase certain loan guarantee percentages, subject to the requirements and restrictions outlined in the law. SBA has issued policy notices and Federal Register notices to advise its lending and resource partners of these additional requirements and restrictions and included them in SBA's loan application systems.

SBA Informational Notice 5000-1134 (effective date December 9, 2009) reminded SBA lenders and Certified Development Companies (CDCs) of these requirements and restrictions. However early reviews by SBA's Office of Inspector General and purchase reviews conducted by the National Guaranty Purchase Center have identified deficiencies related to Recovery loan documentation.

In order to properly document Recovery loan files, SBA reminds lenders and CDCs to make sure that their loan files contain specific documentation in the following areas:

For 7(a) loans with the increased guaranty, the borrower must certify in writing as follows:

Borrower certification of hiring practices for 7(a) Loans with the Increased Guaranty:

Prior to first disbursement on a 7(a) loan with the increased guaranty, lenders must require that the Borrower and any Operating Company certify that they have not been determined by the Secretary of Homeland Security or the Attorney General to have engaged in a patter or practice of hiring an alien, recruiting an alien or referring an alien for a fee for

employment in the United States, knowing that the person is an unauthorized alien. This certification is in addition to the existing disclosure requirement on SBA Form 912, Statement of Personal History. (See the notice published in the Federal Register on June 8, 2009 at 74 FR 27199, 27200)

For all Recovery loans, the borrower must certify as follows:

- Allowable Uses of Recovery Act Funds: The Recovery Act established that no funds could be used by any State or local government, or any private entity, for any casino or other gambling establishment, aquarium, zoo, golf course or swimming pool. SBA loan guarantees funded with Recovery Act funds may not be made available to businesses primarily engaged in these activities or to businesses that intend to use guaranteed loans for the acquisition, construction renovation or other purposes that include restricted uses. Documentation for acceptable uses of Recovery Act funds includes the following items:
- a.) Certification that no funds will be used for a restricted use: Lenders and CDCs must certify on the applicable eligibility questionnaires and checklists that no loan proceeds will be used for a restricted use. All applicable eligibility questionnaires and checklists for the 7(a) and 504 programs have been modified to include an additional statement to this effect and must be retained in the lender's or CDC's loan file.
- b.) Certification of uses for working capital funds: If an applicant receives a working capital loan, prior to first disbursement, the lender must require the

Borrower and any Operating Company to certify that no funds from the working capital loan will be used for restricted purposes. This certification must be retained in the lender's or CDC's loan file.

- c.) Credit memorandum and certification for projects with restricted uses: If an applicant will receive a loan to acquire, construct or renovate an existing facility that also has a golf course or swimming pool, for example, then:
- i. the lender or CDC must document in the credit memorandum that the use of proceeds does not include financing the restricted use and document the other resources that cover the financing of this component; and
- ii. Prior to first disbursement the lender or CDC must require the Borrower and any Operating Company to certify that alternate funding (which may come from the borrower's equity) has been obtained to pay the costs allocable to the acquisition, construction or renovation of the golf course or swimming pool. The credit memorandum and the certification must be retained in the lender's or CDC's loan file.

SBA urges all participants to ensure that their documentation of Recovery loans is complete and accurate. The lack of documentation slows the purchase process and can lead to a possible repair if the lender or CDC is unable to produce the required certifications.

Questions concerning this Notice should be directed to the Lender Relations Specialists in our office, either Rena Carlson (lorena.carlson@sba.gov) or Tom White (thomas.white@sba.gov).

E-tran Tip of the Day

E-tran Loan Servicing Module: Lenders can cancel a loan in full via

the E-tran servicing module. You can also decrease an approved loan, but only an "un-disbursed" loan. Any requests to decrease loans that have been initially disbursed must still be submitted to the Fresno Commercial Loan Servicing Center using SBA Form 2237.

AFFORDABLE CARE ACT FROM: KAREN MILLS, SBA ADMINISTRATOR

For decades, access to affordable health insurance has been the number-one concern of small business owners. To help you address that concern and pro-vide quality, affordable coverage for your employees, the new Affordable Care Act gives you a number of new tools and benefits.

The most immediate benefit you should know about is the tax credit to help you pay for up to 35 percent of your employee premiums starting this tax year. An estimated 4 million small businesses may qualify for these tax credits, totaling about \$40 billion over the next 10 years. Go to www.healthcare.gov to learn more about the tax credit, including new

information that explains how this federal credit is in addition to statelevel credits you might receive and how dental and vision coverage are also eligible for the federal credit.

The Affordable Care Act also included reporting requirements if you pay another business \$600 or more starting with 2013 filings. Small business groups have voiced concerns about the possible burden this places on people like you. That's why the IRS is already planning to exempt from this requirement your transactions that use credit and debit cards. Also, the IRS, SBA and others in the Administration are looking for additional ways to minimize burdens and avoid duplicative reporting. We welcome

your comments and input as we move forward together to address implementation issues under the new law.

Over the last 16 months, this Administration has taken steps to provide tax relief that put more money in the hands of small business owners like you-including write-offs for new equipment, credits for hiring unemployed workers and capital gains exclusions for small business investors. We know that sensible tax relief like this will help you grow your business, create new jobs, and continue to drive America's economic recovery.

~Karen Mills

2010 SMALL BUSINESS WEEK A SUCCESS

With over 180 in attendance including a visit from Senator Jon Tester, the 2010 Montana Small Business Week Awards ceremony and luncheon was a success.

Twelve award winners were honored at the Annual ceremony on June 2, 2010 at the Gallatin Gateway Inn.

Montana SBA District Director Michelle Johnston presented awards to each winner.

SBA looks forward to this event each year, where we have the opportunity honor the small businesses that are so vital to the economy of Montana.

If you know of a business or advocate that should be recognized please consider nominating them for the 2011 Small Business Week awards. Nomination packets for

2011 will be available this fall.



CONTRACTOR'S CORNER

MONTANA DISTRICT OFFICE HOSTS 3 "CONTRACTING IN A NUTSHELL" WORKSHOPS

Federal, state and local governments are the world's largest purchasers of goods and services. Find out how your small business can do business with these entities by attending these FREE workshops.

Libby—July 28th Whitefish—July 29

Missoula—July 30

Participants will learn how to get ready for government contracting, how to do bid proposals, what the SBDC can offer you, and about tax withholding, the new employee tax credit, tax implications, as well as SBA contracting programs. Take the mystery out of doing business with the government and attend this workshop presented by the U.S. Small Business Administration, SBDC, and SCORE.

Please register by calling the Montana District Office at 406.441.1081

Look for nomination packages for the 2011 Small Business Week awards this fall!

SBA WELCOMES NEW 8 (A) FIRM

We would like to welcome the following firm that has been accepted into the 8(a) Program:

Chief Mountain Technologies,

MONTANA SBA LOAN ACTIVITY FY2010 (10/01-06/30) RANKED BY NUMBER OF SBA LOAN

Lender Name \$ # #	RANKED BY NUMBER OF	SBA LOAN	
YELLOWSTONE BANK \$5,341,700 41 FIRST INTERSTATE BANK \$4,550,300 35 GLACIER BANK \$1,775,800 32 VALLEY BANK OF HELENA \$1,801,100 27 WELLS FARGO BANK NATL ASSOC \$11,738,900 27 FARMERS STATE BANK \$2,588,800 22 MOUNTAIN W. BANK NATL ASSOC \$4,631,000 22 MOUNTAIN W. BANK NATL ASSOC \$4,631,000 22 MONTANA COMMUN FINAN CORP \$8,642,000 19 WESTERN SECURITY BANK \$2,662,400 18 THREE RIVERS BANK OF MONTANA \$5,226,000 16 BIG SKY ECONOMIC DEVEL CORP \$6,992,000 11 STOCKMAN BANK OF MONTANA \$4,013,900 11 FIRST SECURITY BK- MISSOULA \$1,369,300 10 BANK- BRIDGER NATL ASSOC \$1,917,600 10 U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BANK \$440,900 8 SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 ROCKY MOUNTAIN BANK \$238,000 5 BIG SKY WESTERN BANK \$238,000 5 BIG SKY WESTERN BANK \$238,000 5 SKY FCU \$955,000 5 BANK- ROCKIES NATL ASSOC \$738,600 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$1,334,900 4 FIRST SCOMMUNITY BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 FIRST COMMUNITY BANK \$1,354,900 4 FIRST COMMUNITY BANK \$1,354,900 5 FREEDOM BANK \$1,354,900 5 FREEDOM BANK \$1,354,900 4 FIRST COMMUNITY BANK \$1,354,900 2 FIRST SECURITY BANK \$50,000 2 FIRST SECURITY BANK \$50,000 1 FIRST SECURITY BANK \$50,000 1 FIRST STATE BANK \$50,000 1 FIRST STATE BANK \$50,000 1 FIRST STATE BANK \$50,000 1 F	Lender Name	\$	#
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MONTANA COMMUN FINAN CORP WESTERN SECURITY BANK \$2,662,400 18 THREE RIVERS BANK OF MONTANA \$5,226,000 16 BIG SKY ECONOMIC DEVEL CORP \$6,992,000 11 FIRST SECURITY BK - MISSOULA BANK - BRIDGER NATL ASSOC \$1,917,600 10 U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BK - MISSOULA S1,369,300 10 U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BK - MISSOULA S1,369,300 10 U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BANK OF HELENA \$440,900 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. \$388,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$9445,000 5 BANK - ROCKIES NATL ASSOC \$783,600 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 2 WEST ONE BANK \$568,000 2 WEST ONE BANK \$70,000 1 HIGH PLAINS FINANCIAL, INC. \$70,000 1	FARMERS STATE BANK	\$2,588,800	22
WESTERN SECURITY BANK THREE RIVERS BANK OF MONTANA \$5,226,000 16 BIG SKY ECONOMIC DEVEL CORP \$6,992,000 11 STOCKMAN BANK OF MONTANA \$4,013,900 11 FIRST SECURITY BK - MISSOULA BANK - BRIDGER NATL ASSOC \$1,917,600 10 U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BANK OF HELENA \$440,900 8 SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. \$388,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$1,334,900 4 FIRST COMMUNITY BANK \$1,354,900 4 FUNITE BANK SEG,000 2 RUBY VALLEY BANK OF GLASGOW BITTERROOT VALLEY BANK \$55,000 2 RUBY VALLEY BANK OF GLASGOW BITTERROOT VALLEY BANK \$688,000 2 WEST ONE BANK \$70,000 2 FIRST SECURITY BANK \$70,000 2 FIRST SECURITY BANK \$70,000 2 WEST ONE BANK \$70,000 2 FIRST SECURITY BANK \$70,000 2 WEST ONE BANK \$70,000 2 FIRST SECURITY BANK \$70,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$70,000 1 FIRST SECURITY FIRST SECURITY FIRST SECURITY FIRST SECURITY FIRST SECURIT	MOUNTAIN W. BANK NATL ASSOC	\$4,631,000	22
THREE RIVERS BANK OF MONTANA BIG SKY ECONOMIC DEVEL CORP \$6,992,000 11 STOCKMAN BANK OF MONTANA \$4,013,900 11 FIRST SECURITY BK - MISSOULA BANK - BRIDGER NATL ASSOC U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BANK OF HELENA \$440,900 8 SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK OF LEENA \$440,900 8 SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. BIG SKY WESTERN BANK \$238,000 5 BRAS - ROCKIES NATL ASSOC \$783,600 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW BITTER COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW BITTER COMMUNITY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$70,000 2 RUBY VALLEY NATIONAL BANK \$70,000 2 RUBY OALLEY BANK \$70,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$70,000 2 HARRICAN BANK \$13 BANK \$70,000 2 HARRICAN BANK \$70,000 1 THE STATE BANK \$23,600 1 THE STATE BANK \$24,000 1 PULASKI BANK \$24,000 1 PULASKI BANK \$20,000 1 THE STATE BANK \$25,000 2 COMMUNITY BANK \$31,000 1 PULASKI BANK \$31,000 1 PULASKI BANK \$450,000 1 THE STATE BANK \$450,00	MONTANA COMMUN FINAN CORP	\$8,642,000	19
BIG SKY ECONOMIC DEVEL CORP \$1,992,000 11 STOCKMAN BANK OF MONTANA \$4,013,900 11 FIRST SECURITY BK - MISSOULA \$1,369,300 10 BANK - BRIDGER NATL ASSOC \$1,917,600 10 U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BANK OF HELENA \$440,900 8 SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. \$1888,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$1,334,900 4 VALLEY BANK OF GLASGOW BITTERROOT VALLEY BANK \$451,000 3 FLINT CREEK VALLEY BANK \$55,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$1,775,000 1 THE STATE BANK \$825,000 1 THE STATE BANK \$238,000 1 THE STATE BANK \$250,000 1 PULASKI BANK \$448,600 1 THE STATE BANK \$50,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$1,775,000 1 THE STATE BANK \$23,600 1 THE STATE BANK \$450,000 1 PULASKI BANK \$450,000 1 PULASKI BANK \$450,000 1 THE STATE BANK OF TOWNSEND 1 THE STATE BANK OF TOWNSEN	WESTERN SECURITY BANK	\$2,662,400	18
STOCKMAN BANK OF MONTANA \$4,013,900 11 FIRST SECURITY BK - MISSOULA \$1,369,300 10 BANK - BRIDGER NATL ASSOC \$1,917,600 10 U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BANK OF HELENA \$440,900 8 SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. \$388,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BANK - ROCKIES NATL ASSOC \$783,600 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$51,000 2 RUBY VALLEY NATIONAL BANK \$568,000 2 UNITED BANK NATL ASS	THREE RIVERS BANK OF MONTANA	\$5,226,000	16
FIRST SECURITY BK - MISSOULA BANK - BRIDGER NATL ASSOC U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BANK OF HELENA \$440,900 8 SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. \$388,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$688,000 2 UNITED BANK NATL ASSOC \$645,900 2 MATERICAN BANK \$70,000 2 AMERICAN BANK \$70,000 2 FIRST SECURITY BANK \$50,000 2 HISTS SECURITY BANK \$70,000 2 FIRST SECURITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW BITTERROOT VALLEY BANK \$668,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 HISTS SECURITY BANK \$50,000 1 FIRST SECURITY BANK \$1,354,900 2 WINTED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 HIST BANK \$70,000 2 FIRST SECURITY BANK \$70,000 2 FIRST SECURITY BANK \$1,354,900 1 FIRST SECURITY BANK \$1,354,900 2 UNITED BANK NATL ASSOC \$1,775,000 1 HIST SECURITY BANK \$1,775,000 1 HIST SECURITY BANK \$1,775,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 PINNACLE BANK OF TOWNSEND 1 MISSOULA FCU \$140,000 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	BIG SKY ECONOMIC DEVEL CORP	\$6,992,000	11
BANK - BRIDGER NATL ASSOC U.S. BANK NATIONAL ASSOCIATION \$399,000 8 FIRST SECURITY BANK OF HELENA \$440,900 7 ROCKY MOUNTAIN BANK \$1,205,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. \$388,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW BITTERROOT VALLEY BANK \$668,200 3 BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$688,000 2 WEST ONE BANK AMERICAN BANK \$70,000 2 RAMERICAN BANK \$70,000 2 FIRST SECURITY BANK \$70,000 2 HANG MONTANA \$70,000 2 HANG MONTANA \$70,000 2 FIRST SECURITY BANK \$688,000 2 UNITED BANK OF MONTANA \$70,000 2 HANG MONTANA \$70,000 1 FIRST SECURITY BANK \$688,000 1 FIRST SECURITY BANK \$70,000 2 FIRST BANK \$70,000 1 FIRST SECURITY BANK \$70,000 1 FIRST SECURITY BANK \$1,775,000 1 MISSOULA FCU \$140,000 1 FIRST SATLE BANK OF TOWNSEND THE STATE BANK OF SALISPELL \$1,775,000 1 MISSOULA FCU \$140,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	STOCKMAN BANK OF MONTANA	\$4,013,900	11
U.S. BANK NATIONAL ASSOCIATION FIRST SECURITY BANK OF HELENA \$440,900 8 SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. \$388,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BANK - ROCKIES NATL ASSOC \$783,600 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$1THE STATE BANK \$611,000 3 FLINT CREEK VALLEY BANK \$688,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$70,000 2 MARRICAN BANK \$70,000 2 HARRICAN BANK \$23,000 1 THE STATE BANK \$23,000 1 THE STATE BANK \$440,000 1 FIRST COMMUNITY BANK \$55,000 2 WEST ONE BANK \$70,000 2 HARRICAN BANK \$70,000 2 HARRICAN BANK \$70,000 2 HARRICAN BANK \$70,000 1 FIRST SECURITY BANK \$225,000 1 THE STATE BANK OF TOWNSEND MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST INST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	FIRST SECURITY BK - MISSOULA	\$1,369,300	10
FIRST SECURITY BANK OF HELENA SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTAINA BANK, INC. \$388,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BANK - ROCKIES NATL ASSOC \$783,600 5 SKY FCU \$955,000 5 FREEDOM BANK \$1,354,900 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$55,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$70,000 2 MARERICAN BANK \$70,000 2 SHITTER SECURITY BANK \$70,000 2 HIST SECURITY BANK \$70,000 2 LITTLE HORN STATE BANK \$236,000 1 THE STATE BANK OF TOWNSEND MISSOULA FCU \$140,000 1 PINNACLE BANK \$448,600 4 FIRST STATE BANK \$70,000 2 LITTLE BANK \$70,000 2 LITTLE HORN STATE BANK \$80,200 2 LITTLE HORN STATE BANK \$80,000 2 LITTLE HORN STATE BANK \$448,600 1 HIST STATE BANK \$448,600 4 FIRST STATE BANK \$448,600 4 FIRST STATE BANK \$70,000 2 LITTLE HORN STATE BANK \$80,000 1 FIRST NATL BK & TR CO - WILLIS FIRST NATL BK & TR CO - WILLIS \$180,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1 HIGH PLAINS FINANCIAL, INC.	BANK - BRIDGER NATL ASSOC	\$1,917,600	10
SUPERIOR FINANCIAL GROUP, LLC \$70,000 7 ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. \$388,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BANK - ROCKIES NATL ASSOC \$783,600 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$651,000 2 RUBY VALLEY NATIONAL BANK \$688,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 MEST ONE BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 <tr< td=""><td>U.S. BANK NATIONAL ASSOCIATION</td><td>\$399,000</td><td>8</td></tr<>	U.S. BANK NATIONAL ASSOCIATION	\$399,000	8
ROCKY MOUNTAIN BANK \$1,205,000 7 FIRST MONTANA BANK, INC. \$388,100 6 BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BANK - ROCKIES NATL ASSOC \$783,600 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$688,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,000 2 TIFST SECURITY BANK \$80,200 2 UNITED BANK STO,000 2 TIFST SECURITY BANK \$80,200 2 UNITED BANK STO,000 2 TIFST SECURITY BANK \$70,000 1 THE STATE BANK \$225,000 2 UNITED BANK \$70,000 1 THE STATE BANK \$236,000 1 THE STATE BANK \$236,000 1 THE STATE BANK \$40,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST SECURITY BANK \$450,000 1 TOURNACLE BANK-WYOMING \$200,000 1 TIFST NATL BK & TR CO - WILLIS \$180,000 1 THE STATE BANK \$1,000,000 1	FIRST SECURITY BANK OF HELENA	\$440,900	8
FIRST MONTANA BANK, INC. BIG SKY WESTERN BANK \$238,000 \$5 TREASURE STATE BANK \$945,000 \$5 BANK - ROCKIES NATL ASSOC \$783,600 \$5 BORREGO SPRINGS BANK, N.A. \$140,000 \$5 SKY FCU \$955,000 \$5 FREEDOM BANK \$448,600 \$4 FIRST CITIZENS BANK OF BUTTE \$947,700 \$4 FIRST COMMUNITY BANK \$1,354,900 \$4 VALLEY BANK OF GLASGOW \$1,354,900 \$2 RUBY VALLEY NATIONAL BANK \$688,000 \$2 UNITED BANK NATL ASSOC \$645,900 \$2 WEST ONE BANK \$70,000 \$2 MARRICAN BANK \$70,000 \$2 BANK OF MONTANA \$70,000 \$2 HIST SECURITY BANK \$80,200 \$2 UTITLE HORN STATE BANK \$80,200 \$2 UTITLE HORN STATE BANK \$1,354,900 \$2 UNITED BANK NATL ASSOC \$455,000 \$2 HIST STATE BANK \$170,000 \$2 HIST STATE BANK \$295,000 \$2 UNITED BANK OF KALISPELL \$23,600 \$1 THE STATE BANK OF TOWNSEND MISSOULA FCU \$1140,000 \$1 PINNACLE BANK \$450,000 \$1 PULASKI BANK \$1,000,000 \$1 PULASKI BANK \$1,000,000 \$1	SUPERIOR FINANCIAL GROUP, LLC	\$70,000	7
BIG SKY WESTERN BANK \$238,000 5 TREASURE STATE BANK \$945,000 5 BANK - ROCKIES NATL ASSOC \$783,600 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$55,000 2 RUBY OALLEY NATIONAL BANK \$70,000 2 WEST ONE BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$9,000 2 UNITED BANK NATL ASSOC \$645,900 2 UNITED BANK OF KALISPELL \$23,600 2 UST BANK \$70,000 2 TIST BANK \$80,200 2 UST BANK \$825,000 2 UST BANK \$825,000 2 UST BANK \$825,000 1 THE STATE BANK \$440,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 FIRST SCUR BANK \$450,000 1 UNITED WESTERN BANK \$450,000 1 UNITED WESTERN BANK \$450,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 UNITED WESTERN BANK \$450,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 UNITED WESTERN BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	ROCKY MOUNTAIN BANK	\$1,205,000	7
TREASURE STATE BANK \$945,000 5 BANK - ROCKIES NATL ASSOC \$783,600 5 BORREGO SPRINGS BANK, N.A. \$140,000 5 SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$688,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 MEST ONE BANK \$70,000 2 MEST ONE BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 1ST BANK \$295,000 2 LITTLE HORN STATE BANK \$225,000 2 VALLEY BANK OF KALIS	FIRST MONTANA BANK, INC.	\$388,100	6
BANK - ROCKIES NATL ASSOC BORREGO SPRINGS BANK, N.A. \$140,000 \$5 SKY FCU \$955,000 \$5 FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$51,000 2 RUBY VALLEY NATIONAL BANK \$55,000 2 WEST ONE BANK \$70,000 2 WEST ONE BANK \$70,000 2 MARRICAN BANK \$70,000 2 FIRST SECURITY BANK \$80,200 2 SHANK OF MONTANA \$70,000 2 SHANK SECURITY BANK \$80,200 2 STENDANK SHANK \$1,375,000 2 SHANK SECURITY BANK \$1,375,000 2 SHANK SECURITY BANK \$1,775,000 1 SHANK SECURITY BANK \$200,000 1 SHANK SECURITY SECURIT	BIG SKY WESTERN BANK	\$238,000	5
BORREGO SPRINGS BANK, N.A. \$140,000 \$ SKY FCU \$955,000 \$ FREEDOM BANK \$448,600 \$4 FIRST CITIZENS BANK OF BUTTE \$947,700 \$4 FIRST COMMUNITY BANK \$1,354,900 \$4 VALLEY BANK OF GLASGOW \$668,200 \$3 BITTERROOT VALLEY BANK \$611,000 \$3 FLINT CREEK VALLEY BANK \$55,000 \$2 RUBY VALLEY NATIONAL BANK \$688,000 \$2 UNITED BANK NATL ASSOC \$645,900 \$2 WEST ONE BANK \$77,000 \$2 MEST ONE BANK \$77,000 \$2 BANK OF MONTANA \$70,000 \$2 FIRST SECURITY BANK \$80,200 \$2 LITTLE HORN STATE BANK \$825,000 \$2 UNITED BANK OF KALISPELL \$23,600 \$1 THE STATE BANK \$775,000 \$1 MISSOULA FCU \$140,000 \$1 PINNACLE BANK-WYOMING \$200,000 \$1 FIRST NATL BK & TR CO - WILLIS \$180,000 \$1 PULASKI BANK \$450,000 \$1 PULASKI BANK \$450,000 \$1 PULASKI BANK \$450,000 \$1 PULASKI BANK \$450,000 \$1 UNITED WESTERN BANK \$450,000 \$1 PULASKI BANK \$450,000 \$1	TREASURE STATE BANK	\$945,000	5
SKY FCU \$955,000 5 FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$55,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 1ST BANK \$295,000 2 LITTLE HORN STATE BANK \$229,000 2 VALLEY BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK <td>BANK - ROCKIES NATL ASSOC</td> <td>\$783,600</td> <td>5</td>	BANK - ROCKIES NATL ASSOC	\$783,600	5
FREEDOM BANK \$448,600 4 FIRST CITIZENS BANK OF BUTTE \$947,700 4 FIRST COMMUNITY BANK \$1,354,900 4 VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$688,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 FIRST SECURITY BANK \$70,000 2 FIRST SECURITY BANK \$70,000 2 LITTLE HORN STATE BANK \$80,200 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 PULASKI BANK \$450,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	BORREGO SPRINGS BANK, N.A.	\$140,000	5
FIRST CITIZENS BANK OF BUTTE	SKY FCU	\$955,000	5
FIRST COMMUNITY BANK VALLEY BANK OF GLASGOW BITTERROOT VALLEY BANK \$611,000 \$FLINT CREEK VALLEY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$688,000 2 UNITED BANK NATL ASSOC WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 FIRST SECURITY BANK \$70,000 2 MANHATTAN BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 LITTLE HORN STATE BANK \$1,775,000 MISSOULA FCU PINNACLE BANK-WYOMING FIRST NATL BK & TR CO - WILLIS PULASKI BANK \$450,000 1 FIRST NATL BK & TR CO - WILLIS PULASKI BANK \$450,000 1 COMMUNITY BANK-MISSOULA, INC. COMMUNITY BANK-MISSOULA, INC. CIT. ST. BK - CHOTEAU MONTANA \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	FREEDOM BANK	\$448,600	4
VALLEY BANK OF GLASGOW \$668,200 3 BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$688,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 1ST BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1	FIRST CITIZENS BANK OF BUTTE	\$947,700	4
BITTERROOT VALLEY BANK \$611,000 3 FLINT CREEK VALLEY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$688,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 IST BANK \$80,200 2 LITTLE HORN STATE BANK \$295,000 2 LITTLE HORN STATE BANK \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 PULASKI BANK \$450,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 LITTLE WESTERN BANK \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1	FIRST COMMUNITY BANK	\$1,354,900	4
FLINT CREEK VALLEY BANK \$55,000 2 RUBY VALLEY NATIONAL BANK \$688,000 2 UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 1ST BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1	VALLEY BANK OF GLASGOW	\$668,200	3
RUBY VALLEY NATIONAL BANK \$688,000 2 UNITED BANK NATL ASSOC WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 LITTLE HORN STATE BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL THE STATE BANK OF TOWNSEND MISSOULA FCU PINNACLE BANK-WYOMING \$1,775,000 1 FIRST NATL BK & TR CO - WILLIS PULASKI BANK \$450,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC COMMUNITY BANK-MISSOULA, INC. CIT. ST. BK - CHOTEAU MONTANA UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	BITTERROOT VALLEY BANK	\$611,000	3
UNITED BANK NATL ASSOC \$645,900 2 WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 1ST BANK \$80,200 2 LITTLE HORN STATE BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1	FLINT CREEK VALLEY BANK	\$55,000	2
WEST ONE BANK \$70,000 2 AMERICAN BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 1ST BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1 <td>RUBY VALLEY NATIONAL BANK</td> <td>\$688,000</td> <td>2</td>	RUBY VALLEY NATIONAL BANK	\$688,000	2
AMERICAN BANK \$70,000 2 BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 IST BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 LIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	UNITED BANK NATL ASSOC	\$645,900	2
BANK OF MONTANA \$70,000 2 FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 1ST BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 LIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	WEST ONE BANK	\$70,000	2
FIRST SECURITY BANK \$70,300 2 MANHATTAN BANK \$80,200 2 IST BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	AMERICAN BANK	\$70,000	2
MANHATTAN BANK \$80,200 2 1ST BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	BANK OF MONTANA	\$70,000	2
1ST BANK \$295,000 2 LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	FIRST SECURITY BANK	\$70,300	2
LITTLE HORN STATE BANK \$825,000 2 VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	MANHATTAN BANK	\$80,200	2
VALLEY BANK OF KALISPELL \$23,600 1 THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	1ST BANK	\$295,000	2
THE STATE BANK OF TOWNSEND \$1,775,000 1 MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	LITTLE HORN STATE BANK	\$825,000	2
MISSOULA FCU \$140,000 1 PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	VALLEY BANK OF KALISPELL	\$23,600	1
PINNACLE BANK-WYOMING \$200,000 1 FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	THE STATE BANK OF TOWNSEND	\$1,775,000	1
FIRST NATL BK & TR CO - WILLIS \$180,000 1 PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	MISSOULA FCU	\$140,000	1
PULASKI BANK \$450,000 1 VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	PINNACLE BANK-WYOMING	\$200,000	1
VECTRA BK COLORADO NATL ASSOC \$455,000 1 COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	FIRST NATL BK & TR CO - WILLIS	\$180,000	1
COMMUNITY BANK-MISSOULA, INC. \$200,000 1 CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	PULASKI BANK	\$450,000	1
CIT. ST. BK - CHOTEAU MONTANA \$35,000 1 UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	VECTRA BK COLORADO NATL ASSOC	\$455,000	1
UNITED WESTERN BANK \$1,000,000 1 FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	COMMUNITY BANK-MISSOULA, INC.	\$200,000	1
FIRST CIT. BK - POLSON NATL AS \$625,000 1 AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	CIT. ST. BK - CHOTEAU MONTANA	\$35,000	1
AMERICAN FEDERAL SAVINGS BANK \$91,600 1 HIGH PLAINS FINANCIAL, INC. \$306,000 1	UNITED WESTERN BANK	\$1,000,000	1
HIGH PLAINS FINANCIAL, INC. \$306,000 1	FIRST CIT. BK - POLSON NATL AS	\$625,000	1
	AMERICAN FEDERAL SAVINGS BANK	\$91,600	1
Grand Total \$87,830,600 504	HIGH PLAINS FINANCIAL, INC.	\$306,000	1
	Grand Total	\$87,830,600	504

NOTE: The SBA Recovery Act Provisions which included the borrower fee waivers for both 7a & 504, as well as the 90% guarantee <u>WERE NOT</u> extended as they were not included in the recently passed unemployment benefits bill. These provisions, along with numerous other changes to SBA lending programs, are currently being considered by the House and Senate. Our friends at NAGGL provided a timeline with potential outcomes below. Stay tuned for additional information.

Summary: What Happens Next & Potential Timeline

Tuesday, July 27

Passage of SA 4500 (Amendment to add \$30 billion small business lending fund to HR 5297)
Cloture motion (to limit debate, 60 votes needed) vote on the entire bill—SA 4459/HR5297

Wednesday, July 28

Any potential amendments allowed by Senate Majority Leader would be dealt with.

Thursday, July 29

A final Senate vote on HR 5297 could occur.

Forward into August

Because the Senate will have modified a House bill, the bill would either:

- Return to the House for a vote on the bill as amended by the Senate, or
- Go to conference with House and Senate representatives working to iron-out their differing perspectives on the bill.

President Obama made a statement encouraging Congress to pass HR 5297 without further wrangling and to get it to him before Congress adjourns on August 6.

The very good news is that the SBA provisions in the bill garnered strong, bipartisan support, and the bill is moving forward. We will continue to keep you posted next week as congressional work progresses on HR 5297. In the meantime, continued calls to Senators encouraging swift passage of HR 5297 are encouraged.